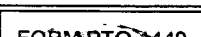


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	INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)		APPLICANT: TUCKER, Scott A.	
			FILING DATE: September 16, 2004	GROUP: 3624

U.S. PATENT DOCUMENTS

[illegible]

FOREIGN PATENT DOCUMENTS

[illegible]

OTHER DOCUMENTS (Including Publisher, Author, Title, Relevant Pages, and Date and Place of Publication)

/A.L./			Pub. No. 2001/0034676 entitled METHOD OF PAYROLL ACCESS, Pub. Date 10/25/01, Vasic.
/A.L./			Pub. No. 2002/0040339 entitled AUTOMATED LOAN PROCESSING SYSTEM, Pub. Date 04/04/2002, Dhar et al.
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/A.L./			Pub. No. 2003/0074311 entitled SELF-ADMINISTERED AUTOMATIC PAYROLL DEDUCTION, Pub. Date 04/17/2003, Saylor et al.

EXAMINER: Initial indication considered. Whether not citation is in compliance with MHP 609. Draw line through citation if not in compliance and not considered. Include copy of this form with next communication to applicant.